

ANTIGUA-BARBUDA

Old Age, Disability, Death

First and current law: 1972 (social insurance), 1996 (social assistance).
Type of program: Social insurance system, plus assistance program.
Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons aged 16-59. Exclusions: Family and casual employment with wages under E.C. \$7.50 a week.

Source of Funds

Insured person: 3% of wages (2% for public service employees).
Employer: 5% of payroll.
Government: Cost of old-age assistance.
Maximum earnings for contribution and benefit purposes:
E.C. \$54,000 a year.

Qualifying Conditions

Old-age pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).
Old-age grant: Age 60, ineligible for periodic benefit, and at least 26 weeks of contributions.
Old-age assistance: Age 60, noncontributors to social insurance.
Disability pension: Minimum of 156 weeks of contributions.
Survivor pension: Age 60 and 500 weeks of contributions (reduced benefit if 156-500 weeks).

Old-Age Benefits

Old-age pension: 25% of covered earnings, plus 1% of earnings for each 50 weeks of contribution over 500 weeks.
Transitional benefit: 25% of earnings. Minimum E.C. \$136.50 per month, maximum E.C. \$227.50 per month.
Old-age grant: E.C. \$1,000 or 75% of combined employer and employee contributions, whichever is greater.
Old-age assistance: E.C.\$136.50 per month.

Permanent Disability Benefits

Disability pension: Same as old-age pension.
Disability grant: Same as old-age grant.

Survivor Benefits

Survivor pension: 50% of actual or prospective pension of deceased, payable to widow aged 50 or over (1 year limit if under age 50 at worker's death).
Orphans: 20% of pension (40% if full orphan) payable to children under age 16 (18 if student).
Funeral grant: E.C. \$2,000.

Administrative Organization

Ministry of Finance, general supervision.
Social Security Board, administration of program.

Sickness and Maternity

First and current law: 1973.
Type of program: Social insurance system. Cash benefits only.

Coverage

See pension coverage above.

Source of Funds

Insured person: 3.5% of covered earnings.
Employer: 3.5% of covered earnings.
Government: None.
Maximum earnings for contribution purposes: E.C. \$54,000 a year.

Qualifying Conditions

Cash sickness benefits: 26 weeks of contributions in last year.
Cash maternity benefits: 26 weeks of contributions in year preceding confinement.
Maternity grant: Wives of workers insured for sickness benefit.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings. Payable after 3-day waiting period.
Maternity benefit: 60% of average earnings. Payable for 6 weeks before confinement for total of 13 weeks.
Maternity grant: E.C. \$400.

Workers' Medical Benefits

Medical benefits: None provided under insurance. Medical services are provided by the Ministry of Health directly through public health facilities. Up to E.C.\$2,000 available for necessary medical treatment abroad.

Administrative Organization

Ministry of Finance, general supervision.
Social Security Board, administration of program.